1   1.   A television set-top box, comprising:

2   a tuner for receiving signals representing television programming and

3 delivering the signals representing television programming to a display interface;

4   a central processor;

5   a communication device, operatively coupled to the central processor,

6 suitable for sending and receiving data over a communication medium; and

7   a swipe card reader, operatively coupled to the central processor, to receive

8 data from a swipe card passed through the swipe card reader.

9

10   2.   The apparatus according to claim 1, further comprising storage means for

11 storing data associated with the swipe card.

12

13   3.   The apparatus according to claim 1, further comprising program means,

14 operating on the programmed processor, for communicating information read from

15 the swipe card to a credit card clearing house using the communication device.

16

17   4.   The apparatus according to claim 1, further comprising program means,

18 operating on the programmed processor, for communicating information read from

19 the swipe card to a merchant using the communication device.

20

21

5.   The apparatus according to claim 1, further comprising program means, operating on the programmed processor, for communicating information read from the swipe card to a swipe card issuing authority using the communication device.

6.   The apparatus according to claim 1, further comprising program means, operating on the programmed processor, for receiving information regarding a credit card account in response to a transaction originating from the set-top box; the query including information relating to a swipe card passed through the swipe card reader.

7.   The apparatus according to claim 1, wherein the swipe card comprises one of a credit card, an automated teller card and a debit card.

8.   The apparatus according to claim 1, wherein the swipe card reader forms an integral part of the set-top box.

9.   The apparatus according to claim 1, wherein the swipe card reader comprises an external swipe card reader coupled to the set-top box through a suitable interface.

1

10. A method of activating a swipe card using a set-top box having a swipe card

2 reader associated therewith, the method comprising:

3 reading a magnetic stripe on the swipe card using the swipe card reader;

4 using communications capabilities of the set-top box, transmitting

5 information read from the swipe card to an authority authorized to activate the

6 swipe card; and

7 using communications capabilities of the set-top box, transmitting

8 authentication information to the authority authorized to activate the swipe card.

9

10 11. The method according to claim 10, further comprising receiving a notice that

11 the swipe card has been activated from the authority authorized to activate the

12 swipe card.

13

14 12. The method according to claim 10, wherein the swipe card comprises one

15 of a credit card, an automated teller card and a debit card.

16

17 13. The method according to claim 10, wherein the authority authorized to

18 activate the swipe card comprises one of a swipe card activation / authentication

19 clearing house and a swipe card issuer.

20

21

1   14.   A method of carrying out a swipe card transaction using a television set-top

2   box, comprising:

3   receiving a swipe card passed through a swipe card reader associated with

4   the set-top box to read data associated with the swipe card;

5   retrieving authenticating information from a storage device associated with

6   the set-top box; and

7   transmitting the data associated with the swipe card and the authenticating

8   information using a communication device associated with the set-top box to a

9   recipient.

10

11   15.   The method according to claim 14, further comprising transmitting further

12   authenticating information received from a user to the recipient.

13

14   16.   The method according to claim 14, further comprising transmitting a query

15   relating to an account associated with the swipe card to the recipient.

16

17   17.   The method according to claim 14, further comprising transmitting a

18   purchase using an account associated with the swipe card to the recipient.

19

20   18.   The method according to claim 14, further comprising receiving a notice that

21   the swipe card has been activated from the recipient.

22

19. The method according to claim 14, further comprising receiving a notice that a transaction associated with the swipe card has been authorized from the recipient.

20. The method according to claim 14, wherein the swipe card comprises one of a credit card, an automated teller card and a debit card.

21. The method according to claim 14, wherein the recipient comprises one of a swipe card activation / authentication clearing house and a swipe card issuer.

22. The method according to claim 14, wherein the transaction comprises one of making a purchase, retrieving a transaction history, checking an account balance, checking a credit limit, requesting an additional swipe card, reporting a lost/stolen card, requesting a credit limit increase, disputing a charge, sending a message to a customer service organization, cancelling a card and transferring funds.

1   23.   A storage medium storing instructions which, when executed on a

2   programmed processor, carry out a process of activating a swipe card using a set-

3   top box having a swipe card reader associated therewith, comprising:

4   reading a magnetic stripe on the swipe card using the swipe card reader;

5   using communications capabilities of the set-top box, transmitting

6   information read from the swipe card to an authority authorized to activate the

7   swipe card; and

8   using communications capabilities of the set-top box, transmitting

9   authentication information to the authority authorized to activate the swipe card.

10

11   24.   The storage medium according to claim 23, further comprising receiving a

12   notice that the swipe card has been activated from the authority authorized to

13   activate the swipe card.

14

1   25.   A storage media storing instructions which, when executed on a

2   programmed processor, carry out a method of carrying out a swipe card transaction

3   using a television set-top box, comprising:

4   receiving a swipe card passed through a swipe card reader associated with

5   the set-top box to read data associated with the swipe card;

6   retrieving authenticating information from a storage device associated with

7   the set-top box; and

8   transmitting the data associated with the swipe card and the authenticating

9   information using a communication device associated with the set-top box to a

10   recipient.

11

12   26.   The storage medium according to claim 25, further comprising transmitting

13   further authenticating information received from a user to the recipient.

14

15   27.   The storage medium according to claim 25, further comprising transmitting

16   a query relating to an account associated with the swipe card to the recipient.

17

18   28.   The storage medium according to claim 25, further comprising transmitting

19   a purchase using an account associated with the swipe card to the recipient.

20

21   29.   The storage medium according to claim 25, further comprising receiving a

22   notice that the swipe card has been activated from the recipient.

1   30.   The storage medium according to claim 25, further comprising receiving a

2   notice that a transaction associated with the swipe card has been authorized from

3   the recipient.

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